

Claims

- [c1] 1. A method for paying a recipient and a sub-recipient, comprising:
- (a) electronically receiving and storing from a recipient an amount of an expected total disbursement, an amount of a sub-recipient portion of the expected total disbursement, and an authorization to pay the sub-recipient portion of the expected total disbursement directly to the sub-recipient;
 - (b) electronically receiving from a sender a gross disbursement for payment to the recipient;
 - (c) determining whether the amount of the gross disbursement received from the sender matches the amount of the total disbursement expected by the recipient; and
 - (d) if the amount of the gross disbursement received from the sender matches the amount of the total disbursement expected by the recipient:
 - instructing a payment server to make a direct payment to the recipient of the expected total disbursement, less any sub-recipient portions of the expected total disbursement, and
 - instructing the payment server to make a direct payment to the sub-recipient of the sub-recipient portion of the expected total disbursement.
- [c2] 2. The method of claim 1, further including:
- shielding the sender from information regarding the amount of any sub-recipient portions of the expected total disbursement.
- [c3] 3. The method of claim 1, further including the following step performed between steps (a) and (b):
- notifying the sender to disburse funds.
- [c4] 4. The method of claim 1, wherein step (a) further includes:
- receiving and storing instructions from the recipient to be followed if the gross disbursement amount received from the sender does not match the expected total disbursement amount received from the recipient.
- [c5] 5. The method of claim 4, wherein step (e) further includes:
- if the amount of the gross disbursement received from the sender does not match the amount of the total disbursement expected by the recipient,

following the stored instructions.

- [c6] 6. The method of claim 1, further including the following step performed prior to step (a):
receiving from the sub-recipient the amount of the sub-recipient portion of the expected total disbursement and sending the amount to the recipient for authorization.
- [c7] 7. The method of claim 1, wherein payment is made using an automated teller machine.
- [c8] 8. The method of claim 1, wherein payment is made using an electronic funds transfer.
- [c9] 9. The method of claim 1, wherein payment is made using a check.
- [c10] 10. The method of claim 1, further including the following step performed after step (d):
providing a report to the recipient indicating the amount of money paid directly to the sub-recipient.
- [c11] 11. The method of claim 1, wherein the amount of the sub-recipient portion of the expected total disbursement is calculated net of withholdings, whereby the amount paid to the recipient includes the withheld amounts.
- [c12] 12. A method for paying a recipient and a sub-recipient, comprising:
(a) using a server computer to electronically receive from a sub-recipient an amount of a sub-recipient portion of an expected total disbursement and sending the amount to a recipient for authorization;
(b) using the server computer to electronically receive and store from the recipient an amount of the expected total disbursement, instructions from the recipient to be followed if a gross disbursement amount received from the sender does not match the expected total disbursement amount received from the recipient, and an authorization to pay the sub-recipient portion of the expected total disbursement directly to the sub
(c) notifying the sender to disburse funds;

(d) receiving from the sender a gross disbursement for payment to the recipient;
 (e) determining whether the amount of the gross disbursement received from the sender matches the amount of the total disbursement expected by the recipient;
 (f) following the stored instructions, if the amount of the gross disbursement received from the sender does not match the amount of the total disbursement expected by the recipient; and
 (g) if the amount of the gross disbursement received from the sender matches the amount of the total disbursement expected by the recipient:
 instructing a payment server to make a direct payment to the recipient of the expected total disbursement, less any sub-recipient portions of the expected total disbursement, and
 instructing the payment server to make a direct payment to the sub-recipient of the sub-recipient portion of the expected total disbursement.

- [c13] 13. The method of claim 12, further including:
 shielding the sender from information regarding the amount of any sub-recipient portions of the expected total disbursement.
- [c14] 14. The method of claim 12, wherein payment is made using an automated teller machine.
- [c15] 15. The method of claim 12, wherein payment is made using an electronic funds transfer.
- [c16] 16. The method of claim 12, wherein payment is made using a check.
- [c17] 17. The method of claim 12, further including the following step performed after step (g):
 providing a report to the recipient indicating the amount of money paid directly to the sub-recipient.
- [c18] 18. The method of claim 1, wherein the amount of the sub-recipient portion of the expected total disbursement is calculated net of withholdings, whereby the amount paid to the recipient includes the withheld amounts.

- [c19] 19. A system for paying a recipient and a sub-recipient, comprising:
- a server computer;
 - a sender terminal, connected to the server computer, for receiving inputs from and providing outputs to a sender;
 - a recipient terminal, connected to the server computer, for receiving inputs from and providing outputs to a recipient;
 - a sub-recipient terminal, connected to the server computer, for receiving inputs from and providing outputs to a sub-recipient; and
 - a payment server, connected to the server computer, for making payments to the recipient and the sub-recipient, pursuant to instructions received from the server computer,
- the server computer receiving and storing from the recipient terminal an amount of an expected total disbursement, an amount of a sub-recipient portion of the expected total disbursement, and an authorization to pay the sub-recipient portion of the expected total disbursement directly to the sub-recipient,
- the server computer receiving from the sender terminal a gross disbursement for payment to the recipient, determining whether the amount of the gross disbursement received from the sender matches the amount of the total disbursement expected by the recipient, and if the amount of the gross disbursement received from the sender matches the amount of the total disbursement expected by the recipient, instructing the payment server to make a direct payment to the recipient of the expected total disbursement, less the amount of any sub-recipient portions of the expected total disbursement, and instructing the payment server to make a direct payment to the sub-recipient of the sub-recipient portion of the expected total disbursement.
- [c20] 20. The system of claim 19, wherein the server computer is connected to the sender terminal, the recipient terminal, the sub-recipient terminal, and the payment server using the Internet.
- [c21] 21. The system of claim 19, wherein payment is made using an automated teller machine.

- [c22] 22. The system of claim 19, wherein payment is made using an electronic funds transfer.
- [c23] 23. The system of claim 19, wherein payment is made by check.
- [c24] 24. A system for paying a recipient and a sub-recipient, comprising:
a server computer;
a sender terminal, connected to the server computer, for receiving inputs from and providing outputs to a sender;
a recipient terminal, connected to the server computer, for receiving inputs from and providing outputs to a recipient;
a sub-recipient terminal, connected to the server computer, for receiving inputs from and providing outputs to a sub-recipient; and
a payment server, connected to the server computer, for making payments to the recipient and the sub-recipient, pursuant to instructions received from the server computer,
the server computer electronically receiving from the sub-recipient an amount of a sub-recipient portion of an expected total disbursement and sending the amount to the recipient for authorization,
the server computer electronically receiving and storing from the recipient an amount of the expected total disbursement, instructions from the recipient to be followed if a gross disbursement amount received from the sender does not match the expected total disbursement amount received from the recipient, and an authorization to pay the sub-recipient portion of the expected total disbursement directly to the sub-recipient,
the server computer notifying the sender to disburse funds and receiving from the sender a gross disbursement for payment to the recipient,
the server computer determining whether the amount of the gross disbursement received from the sender matches the amount of the total disbursement expected by the recipient and following the stored instructions, if the amount of the gross disbursement received from the sender does not match the amount of the total disbursement expected by the recipient; and if the amount of the gross disbursement received from the sender matches the amount of the total disbursement expected by the recipient, instructing the

payment server to make a direct payment to the recipient of the expected total disbursement, less any sub-recipient portions of the expected total disbursement, and instructing the payment server to make a direct payment to the sub-recipient of the sub-recipient portion of the expected total disbursement.

09683048 APP ID